

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. <b>03292.101090.18</b>	APPLICATION NO. <b>10/710,570</b>
	APPLICANT <b>David Bonalle</b>	
	FILING DATE <b>July 21, 2004</b>	GROUP <b>3627</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	<b>1</b>	<b><a href="http://www.palowireless.com/infotooth/whatis.asp">http://www.palowireless.com/infotooth/whatis.asp</a>, 04/28/2003</b>
	<b>2</b>	<b><a href="http://www.semiconductors.philips.com/news/content/file_878.html">http://www.semiconductors.philips.com/news/content/file_878.html</a>, 04/07/2003</b>
	<b>3</b>	<b>International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008</b>
	<b>4</b>	<b>KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985</b>
	<b>5</b>	<b>LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002</b>
	<b>6</b>	<b>LAMOND, "Credit Card Transactions Real World and Online" © 1996</b>
	<b>7</b>	<b>MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, <a href="http://www.cardforum.com/html/cardmark/jan01_c3.htm">www.cardforum.com/html/cardmark/jan01_c3.htm</a>, 01/2001</b>
	<b>8</b>	<b>NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986</b>
	<b>9</b>	<b>OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil &amp; Gas Journal, 09/16/1985</b>
	<b>10</b>	<b>SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987</b>
	<b>11</b>	<b>Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages</b>
	<b>12</b>	<b>"Core One Credit Union- Discover the Advantage", <a href="http://coreone.org/2visa.html">http://coreone.org/2visa.html</a>, Copyright 2001, (Last Visited 10/09/2002)</b>

EXAMINER <b>/Andrew Joseph Rudy/</b>	DATE CONSIDERED <b>09/02/2008</b>
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. Sheet 1 of 1  
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